

**SUMMARY PLAN DESCRIPTION  
MATERIAL MODIFICATIONS**

**I  
INTRODUCTION**

Notwithstanding anything in the plan or Summary Plan Description to the contrary, the following changes apply with respect to the Hardship Distribution Provisions effective as of January 1, 2020. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description (“SPD”) previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II  
SUMMARY OF CHANGES TO HARDSHIP DISTRIBUTION PROVISIONS**

The Plan allows you to withdraw money for financial hardship if you satisfy certain conditions. We have amended the Plan’s hardship distribution provisions as described below. You should note that all the other hardship provisions set forth in the Plan and explained in the Summary Plan Description continue to apply.

**Hardship conditions.** If you have a qualifying hardship expense, the Plan requires that certain conditions be satisfied to demonstrate the necessity of the distribution. We have made the following changes in these conditions:

1. The Retirement Plan Hardship Request form has been updated and requires that you certify, as a condition of receiving a hardship distribution, that you have insufficient cash or other liquid assets reasonably available to meet your financial hardship.
2. You are no longer required to suspend making salary deferrals for six (6) months after receipt of the hardship distribution. This means you may continue making these contributions even though you have received a hardship distribution.

**Note:** If you received a Hardship Withdrawal before January 1, 2020, your employee deferral contribution election was automatically reduced to zero when you received your Hardship Withdrawal. If you want to again have elective deferral contributions withheld from your paycheck, you must make an affirmative election on [BenefitsForYou](#).

3. You are no longer required to obtain all nontaxable loans currently available under all plans that your Employer maintains.

**Hardship Events.** The plan has expanded effective January 1, 2018 the list of expenses which qualify for a hardship distribution. You can now receive a hardship distribution if your principal residence or place of employment at the time of a disaster was in an area FEMA designates as qualifying for individual assistance in connection with a federally declared disaster. The distribution can cover your expenses and losses (including loss of income) on account of the disaster. Additionally, the definition of residential casualty loss has been broadened to include residential casualties even if they are not part of a federally declared disaster.